

THE NEWS-BULLETIN

Published for and in the interests of Worth, Palos Park, Orland, Tinley Park, Mokena, New Lenox, Marley, Frankfort and adjacent territory. A real independent community Newspaper

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MOKENA, ILLINOIS, FRIDAY, DECEMBER 28, 1923.

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BURGLAR SHOT IN MOKENA

FELLOW WHO ATTEMPTED TO SWIPE PORKER GOT HIS WHERE THE CHICKEN DID IN THE NECK

The old nursery rhyme says "Tom the Piper's son, Stole a pig and away he run", but the fellow who sought to emulate him utterly failed to get the pig, but got a bullet instead when he attempted to carry out this stunt at Mokena the past week.

So this is a real pig "tale." For sometime residents in the northwest part of the village of Mokena have been complaining of much petty thieving going on in that section of late but the climax was attained on Thursday mid-night when one of the supposed thieves was shot at by Ernest Lehnert.

Mr. Lehnert had butchered a pig on Thursday and placed it in a summer kitchen adjoining his home. It was about mid-night when his mother heard a noise in the yard and awoke her daughter Alma who in turn aroused Mr. Lehnert. Upon looking out the window he saw the form of a man heading for the summer kitchen evidently with the purpose of stealing the porker.

Mr. Lehnert hurriedly grabbed a 22 caliber revolver but decided to let the supposed thief get in the summer kitchen and then trap him, but as Mr. Lehnert was unlocking the door, the key made a grating sound which frightened the supposed thief who started to run out of the yard down a lane toward the street. Mr. Lehnert gave chase and called out three times to the fleeing man to halt, but he ran all the faster and then Mr. Lehnert fired at him twice. It is thought one of the bullets took effect as the man began to stagger and groan. He managed to escape, however. On Friday a report was current that a man who had been shot in the back had been brought to one of the Joliet hospitals, but upon inquiry being made by both Mrs. Ernest Lehnert and Sheriff John Walker it is said the hospital authorities denied that such a patient had been brought there.

Thus far the identity of the pig swiper is shrouded in mystery.

GETTING THE IDEA



Closer fellowship between bankers and farmers was urged and a resolution adopted affirming faith in the efficacy of the co-operative marketing idea at a meeting of the American Bankers Association Agricultural Division. —News Item.

SAVINGS MORE THAN DOUBLE IN DECADE

New York.—Reported savings deposits in banks and trust companies of the United States have more than doubled in amount during the past decade, and the number of accounts have increased by about 141 per cent, figures compiled by the Savings Bank Division, American Bankers Association, show.

"If distributed equally among our entire population, the savings deposits in 1912 would have given \$99 to each

adult and child in the country," the Division's report says, "but in 1922 the portion of each would have been no less than \$158."

The officially reported savings deposits are as follows:

	Deposits	Accounts
1912	\$3,425,275,000	12,584,316
1922	17,331,479,000	30,323,326
Increase ..	105.7%	140.9%

"This remarkable growth is attributable to improvement in the services of the banks for savers and to the more consistent canvass for accounts through advertising and soliciting," the report says.

Orland Bride To Be Honored With Surprise Shower

A surprise shower was given by Mrs. John Habenicht in honor of her sister-in-law, Miss Anna Habenicht on Thursday, Dec. 20. About 35 guests showered the bride to be with many gifts. Many useful and pleasing presents were offered. In the evening the young folks repeated the showering.

Mrs. Christian Keuch has convalesced so far that she was able to leave the Blue Island hospital. She is now staying with her daughter, Mrs. John Frundt, 201 Olive St.

Last week one of the beautiful cottages of Mrs. Sullivan's place on 143rd Street burned down to the ground, only the chimney remaining. Origin of fire is not known.

The mud road round about Orland is nearly impassable. Hub deep the wagons sink down and the Lizzies must cough and grunt something awful, but oh what joy it is to come onto 143rd Street!

MOKENA DEPUTY HANDS IN RESIGNATION

Walter Fisher of Mokena who has been serving as deputy sheriff since John Walker was elected the sheriff of Will County, has tendered his resignation to that official the past week. Altho his bonds due not expire until Jan. 15, 1924, Mr. Fisher refuses to hold the office any longer on the ground that it takes too much of his time from his rapidly growing store business.

SALE DATES

Jan. 12—Gottlieb Rutz, Midlothian.

Jan. 19—John Loescher, Palos Park.

Ed. Schmaedeke, Auctioneer. Jan. 22—Leo Moysten, Romeo. Matter & Nemeth, Auctioneers.

Start The New Year Right by subscribing to The News-Bulletin, the community paper

Farming Must Pay Mokena School Visited by Santa Says New Union; May Organize

A move in on to get the dairy men and farmers of Frankfort township interested in the Farmers' National Union of America, a new organization of Chebanse, Illinois. A worker from this organization is to work this territory it is understood.

The following six points the members believe are self-evident:

FIRST: That any business which sells its products at less than the cost of production cannot long endure.

SECOND: That the farmer is now selling his products at less than the costs if production.

THIRD: That farming as now conducted, does not pay.

FOURTH: That farming cannot pay because farmers have no control over the prices which they receive for their crops.

FIFTH: That industries which handle the crops which the farmers raise and the merchandise the farmer must buy, DO PAY because they are operated on a basis of prices fixed on cost of production plus a profit.

SIXTH: That to make farming pay, the farmer must do exactly as all other industries are doing—organize to control production and fix the price at which their products shall be sold.

The plan of the Union involves principal steps to accomplish its purpose:

FIRST: The farmers producing any commodity shall organize themselves into a union along lines somewhat similar to the labor unions.

SECOND: They shall determine what constitutes their cost of production.

THIRD: Based on the cost of production plus a reasonable profit they shall fix a minimum price on their product.

FOURTH: They will hold products off the market when the price offered is lower than the price fixed. Only two things are needed to make this plan work:

FIRST: Farmers, together with the bankers and merchants in rural communities, must be organized for the definite purpose of determining costs, fixing prices and marketing the crops in an orderly instead of a disorderly way.

SECOND: The rural bankers must co-operate because the bankers will have to provide credit when necessary to hold the crop on the farm. Crops which are harvested and in the farmers' bins are the best basis in the world for credit. Farm commodities constitute the food of the people. People, while they may do without autos, theaters and luxuries, must and will eat. Credit based on harvested crops is what bankers term "liquid credit." A mortgage on land, on the contrary, is credit frozen solid. The rural merchants must co-operate, because they, too, are tied up with the welfare of the farmers. When farmers

The pupils of the Mokena public school enjoyed a delightful Xmas program at the school Friday afternoon. Even old Santa Claus was there himself and a large and most beautifully decorated Xmas tree also brought much joy to the little folks. A number of the parents of the pupils attended the exercises. Following is the program rendered:

Recitation, "Welcome" by Charlotte Kohlhaagen.

Song "Luther's Cradle Hymn" by Primary pupils.

Reading "Aunt Jane's Xmas Present" by Wilson Gillett.

Chorus "Joy to the World" by The School.

Recitation "The Radio" by Erna Yunker.

Exercise "The Time for Xmas" 6 Primary boys.

Song "Xmas Bells are Ringing" Senior Pupils.

Recitation "A Wish" by Richard Sippel.

Dialog "Xmas Crazy Class" by 7 Intermediate Pupils.

Recitation "Way I am Good" by Francis Rinke.

Recitation "Xmas the Whole Year Through" by Francis Wachter.

Recitation "A Puzzle" by Erwin McGovney.

Chorus "Silent Night" The school Exercise "Xmas Customs in Other Lands" 9 Intermediate Pupils.

Dialog "Mother Goose's Party" Senior Pupils.

Exercise "On Xmas Eve" by 3 Primary pupils.

Composition "My Life as a Xmas Tree" Velma Klose.

Song "Xmas Song" duet Wilson and Eva Gillat.

Recitation "Xmas Holly" by Genevieve Pfleger.

Recitation Robert Lick and Madeline Wachter.

Chorus "Mokena Will Shine Tonight" by The School.

Recitation "What Santa Would Do" by Lucille Fisher.

Monolog "Why do Bells of Christmas Ring" Edna Newell.

Recitation "Kris Kringle" by Linda Lehnert.

Exercise "Mrs. Santa Claus" by 6 Primary Pupils.

Yells by Everybody.

Recitation Carrie Hensel.

Recitation "Santa Claus" by Adeline Semmler.

Exercise "Watching for Santa Claus" 3 Primary Girls.

Recitation "The Coming of Santa Claus" by Leonard Bruder.

Chorus "Hark The Herald Angels Sing" by The School.

Song "Jolly old St. Nicholas" by Primary Children.

Santa Claus Himself.

The school will open again on Thursday, January 3rd.

prosper every line of business in a rural town also prospers. Farmers will buy at home more freely when they don't have to pinch pennies too tightly.

Frankfort Fire Dept. Organized With 29 Members

The Frankfort Volunteer Fire Department has been organized with 29 full fledged members with the prospect of more joining. Frankfort is now assured ample fire protection.

The second number of a series of popular entertainments which the Frankfort M. E. church is giving this winter will be held at the church on Friday evening, Jan. 14 8 p. m. The Lemont Male Quartette with a reader will furnish the program for the evening. The talent comes well recommended, most of whom have had several years professional experience.

The 3rd number will be held on Friday evening, Feb 15 at Frankfort hall at 8 p. m. A home talent play, "Summer Trash" will be the principal feature on the program. Twelve characters, all from Frankfort will take part in this play. Lots of fun is assured.

The 4th and final number will be held on Friday evening, March 14 will be held at the church. The head liners will be Miss Eva Honnold, soprano accompanied by David McIntyre, instructor in musical instruments. In addition there will be vocal and instrumental solos, duets and readings. Miss Honnold was instructor in the daily vacation Bible school at Frankfort last summer.

These entertainments are being sponsored by the official board of this church.

The first number of the series was held at the church on Dec. 13 and was well received.

The medicine show which has been giving shows at the Frankfort hall the past week, gave their last performance on Saturday night.

The Frankfort Basket ball team is playing regular games each week and the team has been successful in winning the games until Thursday night when they played Lockport and were defeated 13 to 14.

On Friday afternoon the pupils of the Frankfort public school enjoyed a Christmas party in the downstairs room. A splendid program was carried out and gifts of candy, fruit, etc., and a beautifully decorated Christmas tree made glad the hearts of the little folks.

The Christmas eve exercises at the St. Peter Evangelical church given by the Sunday School, the young folks and the choir were exceptionally beautiful this year and were attended by hundreds of persons. A large and beautifully decorated and electrically illuminated Christmas tree was a pleasing sight for young and old alike. Everyone present was deeply impressed with this beautiful program. The musical

WILL REPEAT PAGEANT AT ST. JOHN'S, MOKENA

On Christmas eve the Pageant, "The Light of the World" was given and was so greatly enjoyed by all present that it will be repeated on Sunday night in response to the many requests that it be repeated. Come early if you want a good seat. Program begins promptly at 7:30 p. m.

Dec. 30—Sunday School at 9:30. German service at 10:30.

Dec. 31—Sylvester. A service will be held in the American language, the last of the old year. Close the old year in the right way. Time of service 7:30.

Jan. 1.—New Year's Day. We shall begin the New Year right by having a service on this day at 10:30 a. m. This service will be in German.

Jan. 2—Annual congregational meeting at 1:30 p. m.

MOKENA M. E. TO HOLD WATCH NIGHT SERVICE MONDAY NIGHT, DEC. 31

Watch night services will be held at the Mokena M. E. church on Monday night. Commencing at 8 o'clock the social part of the service will begin. All kinds of games will be played following which refreshments will be served and following this church services will be held beginning at 11 o'clock and continuing to mid-night. Every one invited and a jolly good time for all is assured.

FRANKFORT BASE BALL CLUB TO GIVE NEW YEAR DANCE JAN. 1st

The Frankfort Base Ball Club is going to hold a dance at the Frankfort hall on New Year's night, Jan. 1, 1924. Music will be furnished by Meek's orchestra. Everyone invited. A large part of the program was also greatly enjoyed.

The Christmas services held at M. E. church on Monday night by the Sunday School and the young people was largely attended. The program was very beautiful and interesting. The little folks were delighted with the well decorated and gift laden Christmas tree.

Special services were held at this church on Christmas day by Rev. G. Lambrecht.

Special services will be held at this church on New Year's eve and on New Year's day.

The radio fever is going strong in Frankfort and more new enthusiasts are being added each month. Among the new radio fans we note Fred Heuser and Glenn Folkers who have just had new sets installed.

Miss Mildred Stephens of Chicago is spending the holidays with her parents, Mr. and Mrs. R. E. Stephens.

Henry Breident is quite ill with pneumonia.



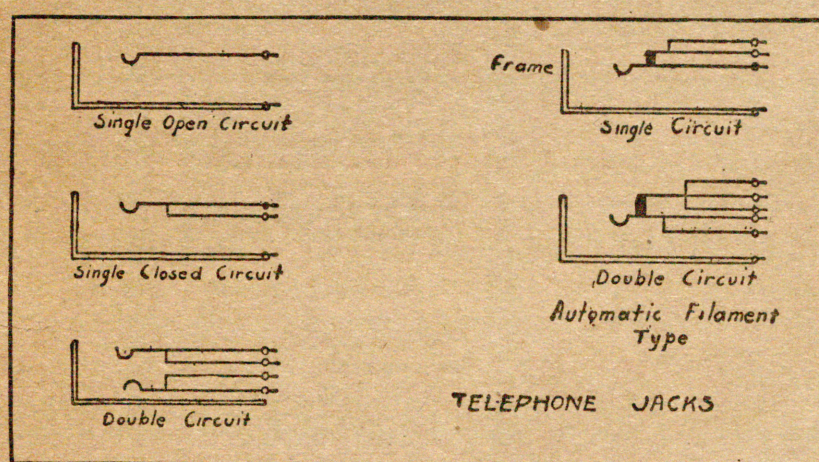
WITH THE CONSCIOUSNESS OF AN EARNEST ENDEAVOR TO SERVE YOU DURING THE PAST YEAR, EFFICIENTLY AND WELL, WE NOW LOOK FORWARD WITH ANTICIPATED PLEASURE TO THE CONTINUATION OF YOUR PATRONAGE DURING THE COMING YEAR.

WE WISH EACH ONE A FULL SHARE OF THE NEW YEAR'S HAPPINESS.

The Oriand State Bank

RADIO

(Edited by G. Douglas Warrop, Editor of Radio Merchandising.)



Wiring Diagram of Principal Types of Jacks.

Because telephone jacks are widely used in many kinds of radio sets, the radio fan would do well to familiarize himself with the various types. There are five different styles, and as many as three of them are used in the same receiver.

The jack most commonly employed is the double circuit. It is placed between the successive steps of audio frequency amplifiers, and when the telephone plug is removed from it the next tube is automatically connected. The double circuit jack has four springs, which are insulated from each other and from the frame. Normally, with no plug in it, the inner springs press against the outer ones. In the better jacks silver tips are used at the point of contact. When the phone plug is inserted the inner leaves are disengaged and the tip of the plug makes connection with the lower outer spring, while the sleeve touches the upper outer one. The single closed-circuit jack has only one outer and one inner spring. The tip of the plug touches

the lip of the long spring, while the sleeve connection is made directly on the brass frame. The single open-circuit model is similar.

Automatic filament jacks have extra sets of springs to control the battery circuit of the tubes. When properly wired the tubes will be all out when all the jacks used are empty, even though the rheostats are turned on. When the phone plug is inserted into the tubes up to that jack are lighted and no others. When the plug is removed the entire set goes dead. The wiring of these filament jacks is rather complicated, but they are so convenient that the trouble is well worth while. There are only two types, single and double circuit. The double one is similar to the regular single closed circuit one and the single circuit is like the single open circuit regular model. The symbols used to represent jacks in diagrams are practically pictures of them, so they are rather easy to follow.—New York Globe.

Coil, Condenser Wave Trap Is Simple Affair

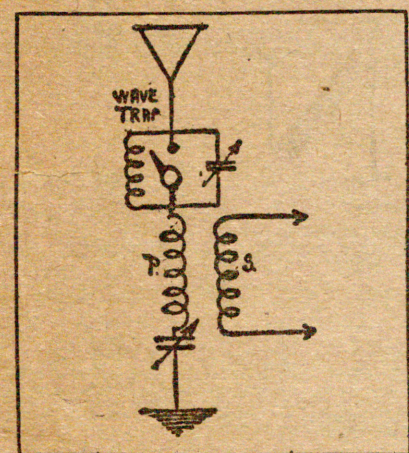
Wave traps are by no means new. For several years they have been used in various ways, but curiously enough few broadcast listeners have made use of them to eliminate the most frequent interfering conditions.

A wave trap is a simple affair consisting of a variable condenser in shunt with a coil of suitable size and the whole connected in series with the aerial wire leading to the tuner of the receiving set.

When this trap is turned it weeds out the undesired signal. Care should be taken in its construction to keep at low value, otherwise the sharpness of tuning of the trap will be adversely affected and the signal strength will be lessened.

The size of the coil depends on the waves to be eliminated. Thus for 200-meter trapping a 35-turn coil will be found most effective, while for excluding 300-meter stations a 75-turn coil is necessary. The variable condenser should have an approximate capacity of .001 microfarads, which is the general equivalent of a 43-plate condenser.

The manipulation of wave traps is as simple as their construction. If while listening to a 300-meter station inter-



ference is noted from a 300-meter station the short circuiting switch on the trap is opened. Then the condenser is turned until the interfering signal disappears. Once this is done it will be necessary to retune the receiver, as the characteristics have been considerably altered by the adjustment of the tuned circuit in the aerial wire.

Radiophone Proves Boon to Lighthouse Keepers

Radiophone communication between light stations in isolated territory has been found very successful by the lighthouse service, according to reports to the Department of Commerce. Complete stations were installed at Cape Sable and Scotch Cap Light stations, Alaska, in 1921, and after overcoming some difficulties of operation during the first year, due to burnouts of the motor generator and wrecking of one of the steel antenna masts by a storm, communication between the stations has continued.

The two stations are about seventeen miles apart. Keepers at both stations have mastered the code so as to be able to exchange messages with mail steamers and have been able to communicate for a distance of 65 miles by voice and 165 miles in code.

The telephone installation at these stations consists of a type C. W. 333 short range radio telephone set, two three-fourths K. W. 32-volt Delco engine-driven generators, two 70-foot steel poles and the antenna and ground system.

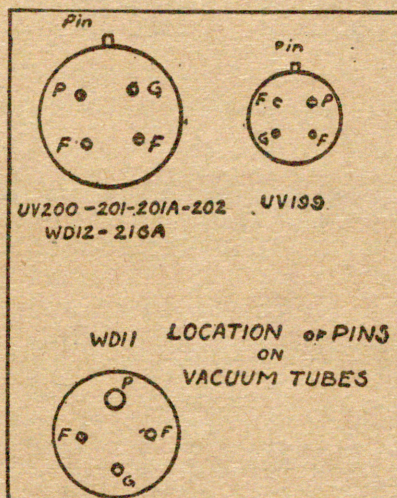
Different Models of Vacuum Tubes

Three Types of Bases Used; Fans Should Know About Connections.

There are in general use today eight different models of vacuum tubes. Three types of bases are employed, and the radio fan would do well to familiarize himself with the location of the pins that make connection to the elements of the tubes.

Six tubes, the UV200, UV201, UV201A, UV202, WD12 and 216A, are fitted with the standard Shaw four prong base, which is 1 7/16 inches in diameter. Looking at the tube endwise, the relative positions of the posts are shown in the drawing.

The two filament posts are those on the underside of the small pin; if this is remembered a bulb can be tested by merely touching the battery wires to them. The base of the UV199 is a small edition of the standard one. However, the grid and plate and the two fila-



ment posts are diametrically opposite. This is done to reduce the capacity between them and also to simplify the wiring in radio frequency amplifier.

The base of the WD11 is a special one. It was made different than the others because the WD11 was the first dry cell tube put on the market, and the manufacturers feared that if a standard base were used people would put the tubes in sockets fed by six-volt storage batteries without thinking of the difference. Of course if this were done the tube would blow out. The fact that a new socket had to be inserted emphasized the necessity of exercising special care. However, as dry cell tubes became better known the WD11 was equipped with a standard base, thus creating the WD12.—New York Globe.

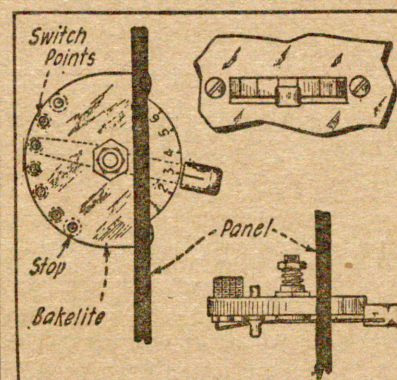
Excellent Inductance

Switch You Will Like

By C. A. LINDENMEYER

One of the sore eyes of a radio receiving set is the inductance switch. Not only are they unattractive but usually due to the manner in which they are mounted, they do not make a clean contact at all times. The type of inductance switch described here-with is very convenient, and improves the appearance of any panel as it does away with the points and blade on the outside. It also cuts down body capacity as the points are behind the panel, which probably will be shielded, and it is also at right angles to the operator's hand.

The drawing shows clearly how this switch is constructed. First a piece of bakelite is cut to the required size for mounting the switch points and stops. A small switch arm is cut from a piece of spring brass or other suitable material and a small piece of bakelite of the same thickness as the piece used



A Switch of This Type is a Great Space-Saver and Has a Pleasing Appearance as Well. The Switch Points are Mounted Underneath the Piece of Insulation so That Dust Cannot Collect Upon Their Surfaces.

for mounting the switch points is secured to the end of the arm. The bushing from a common inductance switch and a small bolt sum the necessary parts. The numbers and hair-lines are scribed on the extended piece of bakelite with a sharp-pointed steel tool. These may be filled in with any coloring material desired. The colored crayons sold on the market for use with eversharp pencils, are made of a soft material, and may be utilized. The color red, for example, gives a very pleasing appearance.—Radio News.

Fix Catwhisker.

To keep a crystal detector in perfect adjustment, first find the most sensitive spot by means of a buzzer test. When the catwhisker has been well placed, drop some hot beeswax or paraffin around it. In practice, this has kept the whisker in the right place for months, and eliminates the necessity of seeking the elusive sensitive spot every time the set is to be used.

The SANDMAN STORY

THE WICKED WITCH

ONCE upon a time there was a wicked witch who lived in a cave in the forest because she did not like anyone and wanted to be all by herself.

She did not like the birds, she disliked the animals, and if anything or anybody ventured near her cave she promptly changed them into stones. After a while the cave was surrounded by little piles of stones.

One day into the forest there wandered a little girl. When she saw this strange stony looking place in the midst of the great green trees she wondered who could live in such desolation; and, being curious, she went to the cave and looked in.

"Ha, ha!" said the old witch. "So you have dared to come to my cave? You shall pay for this. A black kitten you shall be." And before the little girl could run away the old witch had changed her song of enchantment and a little black kitten ran under the table.

The very wicked witch had long wanted a black cat, but only a pretty girl could be used on which to work



"A Little Black Kitten You Shall Be."

the spell, and as none had come to the forest before the old witch had been catless until now.

The poor little black kitten learned many strange things about the magic arts in the time she lived with the wicked witch, but she had never found the way to break the spell that held her in the form of a cat.

One day while she was wandering about near the cave the black kitten heard the sound of a horse's feet and the next thing she heard was a cherry voice saying, "Hello, Kitty. How did you wander into this place?"

Now at the time the very wicked

witch changed the girl into a kitten she forgot to throw over her a spell to make her forget how to talk, and when the black kitten looked up and saw the handsome man and heard his kind words she thought of what would happen when the witch saw him.

"Go back!" she said, but she had hardly spoken when she saw the old witch coming through the forest.

"It is too late," said the black kitten. "But don't let her know I can speak. If I can I will save you."

There was no time to say any more, for by now the wicked witch was chanting her magic song and in another minute the handsome man and his horse had become a pile of stones.

The poor little black kitten was now in deeper trouble than ever, for she had fallen in love with the man—who had spoken the first kind words she had heard in many a long day—and she wanted to save him.

That night when the old witch held her wild dance she took her kettle and the black cat to the place where she had changed the man and horse into a pile of stones. Instead of dancing by the door of her cave as she nightly did.

When all was ready and the fire was burning under her kettle the wicked witch began to sing and the black kitten, creeping close to her, listened harder than ever to what she said.

When the wild dance was over she seemed to have forgotten the kitten and, standing before the pile of stones she had newly made, she said in a high pitched voice:

A prince you never shall appear, Until these magic words you hear.

Then the black kitten heard the witch saying softly to herself, "Aldebaron, Maldebaron, change" and again she began her wild dance.

But the black kitten held the key to the magic art the witch had guarded and she began to chant the song that changed the poor victims into stone and slower and slower the witch danced until she fell a heap of stones upon the ground.

Then, running to the stones that had been the horse and rider, the

Peggy Shaw



This little "movie" star is a brilliant representative of the American girl of today—plucky, talented, ambitious. Several years ago Miss Shaw went to New York to study for the stage, and soon afterward became a Follies beauty. Her grace and charm attracted the attention of motion picture producers. She has been seen in a number of popular productions.

black kitten very softly whispered the magic words she had heard the wicked witch repeat and up from the ground sprang the handsome man and the horse, while beside them no longer stood the black kitten but a pretty blushing girl.

Before she went away with the prince the pretty girl had given to all the victims of the wicked witch their forms again. Before they had ridden to the edge of the forest the prince had made her promise to be his and told her she should be so happy she would soon forget the wicked old witch and all that happened in the forest.

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"What's in a Name?"

By MILDRED MARSHALL

FACTS about your name; its history; meaning; whence it was derived; significance; your lucky day and lucky jewel

HILDA

OF SPLENDID old Norse lineage is Hilda. The chief of the Valkyries was Hildur and the names of Hild and Hilla were given to other war maidens. Hilda is said to signify "battle" by a literal translation, which probably means "war-like spirit" under a broader interpretation.

The Teutonic world claims the name and insists that it means "support," giving it to one of their principal war maidens. The real origin seems difficult to settle upon, but it is generally conceded that Hilda and peace are not synonymous.

For a time Hilda was one of the commonest terminations to feminine names in the Teutonic world and gradually the word came to mean "maiden" and was used interchangeably. It was



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much used in the north of England also, where the Deiran princess, Hildur, became the holy abbess, Hilda of Whitby, succeeding St. Begga and leaving a reputation for sanctity.

Though Clara de Clare could not see it, a vision of the holy abbess can be seen under certain conditions of light in the Whitby chapel today; the amonities which are believed to have been serpents turned to stone at the prayer of the abbess are also there. Around Whitby, Hilda is still the most popular of feminine names, in honor of the holy woman who bore it.

The mother of Rolf Ganger was the Norwegian Hildr. Indeed the name has confined itself largely to the peoples of the North. It suggests the splendid strength of the Valkyries; the romance of the land of the midnight sun; the haunting melancholy of the Gothic races. It is one of the few names without diminutives or derivatives.

Coral is the jewel assigned to those who bear the name of Hilda, if they would have health and prosperity. The deep pink stone shares the vitality of the wearer to such an extent that it is supposed to pale or grow more vivid, accordingly as its owner is possessed by weakness or good health. It is also used to stop the flow of blood from wounds. Safety for traveler is the promise of coral. Tuesday is the lucky day for its wearer and 3 the lucky number.

(© by Wheeler Syndicate, Inc.)

Two Rugs Valued at \$50,000 Stolen. Two silk Oriental rugs valued at \$50,000 were stolen from the home of Frank B. Carpenter of Cleveland while the family was spending the week-end out of the city. Silverware and other valuables were not taken by the thieves.

—O—

To Pipe Ore to Mill. A Montana mining company is building a pipeline to the top of a mountain in which it plans to bring down copper and silver ore to the mill.

—O—

A LINE O' CHEER

By John Kendrick Bangs.

SHEER WASTE

OUR tears we waste on that which might have been, And in the midst of useless miseries

Forgot to seize the prize we may win

If we but make the best of that which is.

(© by McClure Newspaper Syndicate.)

The Why of Superstitions

By H. IRVING KING

BABY AND THE LOOKING-GLASS

THAT it is bad luck to allow a child to look into a mirror before it is a year old is a superstition common all over the country. In some sections it is believed that it will cause the child's death before it completes its first year and in other sections the evils which will follow range all the way from severe illness to trouble in teething.

This superstition is based on the same idea as the many others which exist with regard to mirrors—the conception of primitive man of the re-

fection of a person as something partaking of his own physical and spiritual personality; a sort of exterior soul and "astral body" combined. The conditions which surrounded the life of primitive man must have rendered infant mortality extremely high. Observing that fact and ignorant of the real cause thereof primitive man concluded that the infant's soul was but loosely fixed in the body which it had so recently come to occupy. Also the general helplessness of infants with respect to physical things led to the conclusion that the young child was equally helpless in ghostly matters—an easy prey to malign spirits. The many hundreds of current superstitions with regard to children which survive today from a remote past all prove this. Therefore a tender infant looking into a mirror runs the risk of having his "external soul or astral body" stolen from it or of losing it through lack of power to draw it back into himself, or at least of having it "hoodooed" by some evil spirit.

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Here is Wishing You One And All

Health, Happiness, Peace

And Prosperity For 1924.

THE NEWS-BULLETIN

42 Years of Safety

For 42 years—1882 to 1924—S.W. Straus & Co. has an unbroken record of selling only safe investments to the public.

Hundreds of millions of dollars worth of safe securities have been sold without a single instance of loss or delay in payment of principal or interest.

This record holds the most significant testimony to investors who want safe investment.

Investment Service Bids

S.W. STRAUS & CO.

Established 1882

Office in Every City

66 YEARS WITHOUT LOSS TO ANY INVESTOR

Represented by

One E. McGovney

Mokena, Ill.

Cats Scent While Sleeping.
Cats have such a highly developed sense of smell that they can scent things while they are asleep.

Not Hard to Determine.

There are usually two viewpoints of value of work—that of the worker and that of the employer. The one may overestimate as much as the other underestimate. Approximate value may lie between them, and is easily determined when the laborer is worthy of his hire.—Grit.

TINLEY PARK

New Year service at Zion Luth. church New Year's Day.
Tinley Park Vol. Fire Dept. is going to give a masque ball at the Saenger Hall, Jan. 12.

Mr. Business Man

WHY not make your appeal for patronage through the columns of this newspaper? With every issue it carries a message into the homes of all the best people of a community. Don't blame the people for flocking to the store of your competitor. Tell them what you have to sell and if your prices are right you can get the business.

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OAK FOREST, ILL.

REPORT

all the news happenings that come to your attention to this office. It will be appreciated for every piece of news will make the paper more interesting for you as well as others. We want and with your help will print all

THE NEWS

Pre-Inventory Sale of

ALL LACE CURTAINS, CURTAINS, DRAPERY, TAP-ESTRY AND SCARFS, PILLOWS AT A SAVING FROM

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OPPORTUNITY TO GET THE ABOVE MATERIALS VERY REASONABLE

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"THE STORE ALL WHITE"

THE ENTIRE

Bankrupt Stock

OF PRAGER BROTHERS
CHICAGO STREET STORE BOUGHT FROM
THE U. S. COURT AT ABOUT

50c on the Dollar
Now on Sale Now

AT TREMENDOUS SAVINGS

Prager Bros.' Bankrupt Stock of Silk Knit Neckwear, \$1.00 and \$2.00 values, 49c; \$2.50 to \$3.50 values, 79c.

Prager Bros.' Bankrupt Silk and Silk Striped Shirts—\$3.00 values, \$1.98-\$4 and \$5 values, \$2.98; \$6 to \$10 values \$3.98 to \$5.98.

Prager Bros.' Bankrupt Hats, imported Velours—\$6.00 to \$8.00 values, \$2.99 and \$3.99.

Hats; fine felts, \$3.50 values, \$1.69. Caps, men's \$2.00 values, 98c—\$3.00 values, \$1.49—\$3.50 values, \$1.75.

Prager Bros.' Bankrupt Stocks—\$1.00 value Silks, 35c—\$2.00 values, 49c and 69c—wool, 19c, 25c, 35c.

Prager Bros.' Bankrupt Underwear—Union Suits, 98c—Wool Unions, \$1.59, 50 per cent wool—Unions \$2.98, 100 per cent wool—Unions, \$3.98—Men's fleeced ribbed Shirts and Drawers, 69c.

Prager Bros.' Bankrupt Gray Sweaters, \$2.00 value, 98c.

Men's Sport Coats, 2 and 4 pocket, \$1.49—Fine Wool Sport Coats, all colors, \$2.98.

Prager Bros.' Bankrupt Sheep-lined Coats—Leather and Sheep lined Vests—Heavy and light Rubber Goods, Suits, Overcoats, Mackinaws, etc., at about 50 per cent off.

SLIPPERS—Cornless, \$1.50 to \$3.00 values. Every color and color combination, silk ribbon trimmed, chrome leather soles and heels; soft padded soles, 75c—the same in children's—39c

Women's Felt Slippers; leather soles and heels, \$1.19.
Men's Slippers, gray, black and tan, 98c.

10 lbs. Pure Cane

Sugar 49c

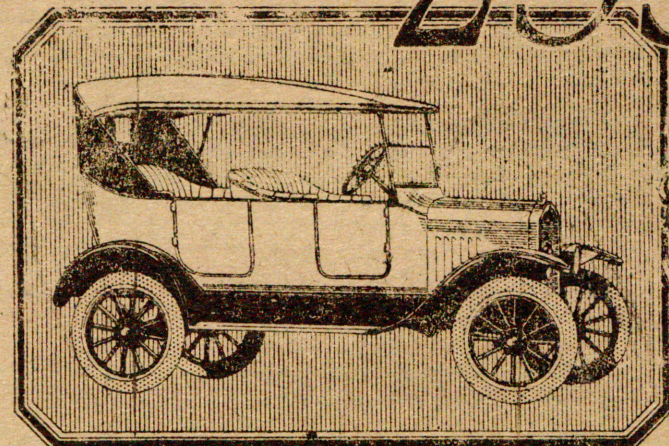
With purchase of \$3.50 or over in merchandise

Flour BEST PRODUCED **49c**
24 3-2 lb. sack

With Purchase of \$3.50 or over in Groceries—
Except Flour and Sugar

The New Touring Car
\$295

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A Striking Value—at \$295

Considering the improved appearance of the new Ford Touring Car, one would naturally expect a proportionate advance in price.

Larger scale production, however, has made it possible to incorporate in this new type touring car a number of decided improvements without increase-

ing its cost to the purchaser.

A comparison extending over a long period of years will reveal the fact that the present price is actually the lowest at which the five-passenger open car has ever been sold.

The Ford Touring Car stands today, as it always has, a most

remarkable value in the motor car field.

This car can be obtained through the Ford Weekly Purchase Plan.

COOPER & HOSTERT

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Ford
CARS - TRUCKS - TRACTORS

What the World Is Doing

AS SEEN BY POPULAR MECHANICS MAGAZINE

Fishhook Hung From Kite To Catch Giant Tuna

To catch tuna and swordfish, lures are being used on the west coast to carry the hooks and bait far from the boats. After they are sent up, the fishing line



is attached to the kite string which drags it over the water. When a fish bites, the sportsman reels it in close enough for a companion to strike with a harpoon. As some of the catches weigh from 100 to 300 pounds, lively battles take place. Rules of a club formed by fishermen permit only the angler and spear thrower to kill or gaff the fish. In contests, shooting disqualifies the participant. To be eligible for membership a candidate must land a tuna weighing at least 100 pounds or a swordfish of more than 200 pounds, using heavy tackle.

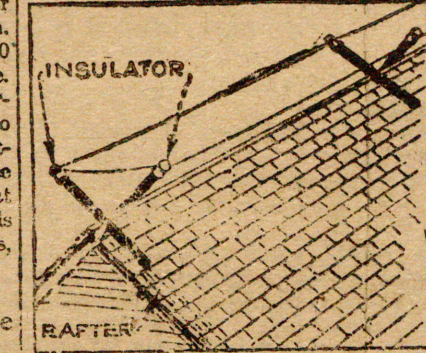
War Engines of Future To Be Electric

Electricity is to be a strong factor in future wars according to statements made by British experts who see in the discoveries of science a terrible power of destruction from mysterious waves of electric current sent through the air from hidden sources. Motors of airplanes and sea-

craft will be halted by special waves of wireless broadcast for thousands of miles and even infantry and cavalry might be thrown into confusion or utterly destroyed by strong jets of water charged with electricity and mixed with acids. Machine guns and monster naval cannon, it is said, may be silenced, and the projectiles will be "fired" by electric force. Sound made by electrically operated instruments will rear out over the battle fields with such a racket as to wreck the minds of opposing armies that dare to remain within hearing. Heat generated wirelessly will shoot out unseen over wide areas, destroying property and life without warning.

Erecting Supports for Aerials

A simple method of erecting supports for aerials, when height is not a great consideration, is to nail lengths of 2 by 2-in. wood to the roof as shown in the drawing. The supports are fastened on opposite sides of the roof, and are located over rafters, so that the spikes can be driven into these. The distance between the upper ends of the supports should be about 16 to 24 in. Ordinary porcelain insulators, which can be procured from any electrical store, are screwed to the ends of the supports and the aerial is attached to these. Care must, of course, be taken to have the aerial wires stretched as



Illuminating the Scale Beam

The difficulty in properly adjusting the weight on the beam of a scale is a small store, due to translucent light, was re-



duced by providing a mirror set in the position shown, to reflect the light on the scale beam, the latter being mounted on a triangular block. The light from the window opposite the scale was reflected so that the graduations could be seen distinctly, and at right angles the lights were similarly reflected on the beam. The use of an electric light was first suggested, but the mirror was found to serve the purpose just as well, and without the cost of burning an extra light.

Tracing Starter Troubles

Before blaming the starting motor or switch when the starter refuses to operate and the battery is known to be in good shape and fully charged, or nearly so, examine all terminals carefully, taking them off, cleaning thoroughly with a file or sandpaper, and scraping the battery post clamps inside and out. Very often there is nothing wrong except dirty or corroded terminals, and cleaning will remove the trouble at once. Keep the battery posts and clamps clean and covered with vasoline to prevent corrosion, and be especially careful about the ground connections, which in many cars collect dirt, and rust or corrode.

It is also good practice to examine the starting motor cables occasionally, and to renew them if the insulation is badly frayed or there are broken strands.

Happenings of the World Tersely Told

WASHINGTON

First copies of a memorial volume to President Harding appeared in Washington. The edition is limited to 2,000 copies, to be distributed to friends of the President.

The government inquiry at Washington into leasing of naval oil reserves has again been postponed because of the failure of the United States marshal to serve a subpoena on Jesse Livermore, Wall street operator.

Congress at Washington took a recess amid Democratic jeers at lack of accomplishment.

The American government at Washington has made inquiries of the governments of Great Britain, France and Spain concerning the agreement which has been entered into with respect to the status of Tangier.

The right of physicians to prescribe beer was denied in a brief filed by the government with the Supreme court at Washington in a test case expected to result in final determination of that question.

An increase in the fund for training army reserve officers is being sought from congress at Washington. The present appropriation is \$2,907,640. The Reserve Officers' association wants \$6,149,150.

Democrats in congress at Washington are for the soldiers' bonus and tax reduction, but against the surtax cut on large incomes, Senator Simmons tells senate.

A Washington dispatch says that during the last seventeen years, since the federal meat inspection laws went into effect, 3,500,000 carcasses have been destroyed and more than 12,000,000 parts of carcasses have been condemned as unfit for food purposes.

Though retail food prices increased 1 per cent during November, there was a drop of 1 per cent in wholesale prices on 404 commodities, according to an announcement made by the Labor department at Washington.

Secretary Work at Washington reversed a practice of long standing when he ruled that no widow shall be denied a pension where the essential facts are the same as those upon which the husband was paid.

A Washington dispatch says homes for 379,348 families in the United States were provided by the national building program of 1922 in cities and towns with a population of 25,000 or more.

Twelve awards, involving more than \$1,000,000, were announced at Washington in favor of American claimants against Germany. The largest award was \$900,000 to the Standard Oil Company of New York.

The Coolidge administration is about to restore to their places in the bureau of engraving and printing at Washington the government experts discharged by the sweeping executive order during the Harding regime.

The administration at Washington rejected the soviet Russian overtures for recognition, pending Russia's compliance with the conditions enumerated by President Coolidge.

Proponents of a soldiers' bonus law suffered a serious defeat at Washington when the house ways and means committee decided to shelve the bonus bill until the Mellon tax program can be considered.

Automatic train control devices as installed on the Rock Island railroad between Blue Island and Rock Island, Ill., 165 miles, were approved by the interstate commerce commission at Washington.

DOMESTIC

All the Ford-for-President agitation came to a sudden stop when Henry Ford himself stated definitely at Detroit, Mich., that he would not run for the presidency and that his support would be 100 per cent behind President Coolidge.

Falling off of traffic due to busses is given as the reason at St. Paul for an increase in Duluth's street car fares. The fares have been boosted from five tickets for 25 cents to a straight 6-cent fare.

A traffic reserve force of 1,000 public school boys has been organized at San Francisco. They are being drilled in the work of a traffic policeman.

Members of Oklahoma and Texas wheat growers associations have been paid \$3,346,160 to date on wheat placed in the 1923 pool. Two more payments are yet to be made.

Two miners were killed when Bogle mine No. 1 at Blanford, Ind., was wrecked by an explosion.

Justice Daniel F. Cohalan will resign from the Supreme court bench within a month to manage the campaign of Senator James A. Reed (Dem., Mo) for the nomination for president, it is reported at New York.

Motor killings in Cook county (Chicago) since January 1 passed the 700 mark. Three were killed during one day, a fourth and fifth died of injuries suffered previously. The auto band of death advanced to 702.

Thorwald Rasmussen, who, police say, robbed more than fifty homes in the Richmond district of San Francisco and stole more than \$100,000 worth of articles, pleaded guilty before Superior Judge Roche.

Rev. Dr. Potter, Universalist and modernist, won a debate at New York with Rev. Dr. John Roach-Stratton, Baptist fundamentalist, on negative of question, "Is the Bible the infallible word of God?"

Illinois coal operators went on record at Chicago, as favoring a reduction in wages to miners and a change in working conditions at the mines when the 1924 wage scale is negotiated next February.

If Chicago maintains its present growth in population, the 3,000,000 mark will be attained by next December, according to an estimate issued by the national census bureau at Washington.

An estate of \$1,200,000 was left by William A. Pinkerton, according to the will filed in probate court at Chicago. The larger portions of the property go to his daughters, Mrs. Isabelle J. Watkins and Mrs. M. A. Pullman.

The meeting of Republican state committee, called at Indianapolis, Ind., to determine whether it would enter a demand for the impeachment of Governor McCray, has been postponed indefinitely, Chairman Walb announced.

The Brotherhood of Clerks, Freight Handlers and Station Employees lost its suit in Federal court at Philadelphia to compel the Pennsylvania railroad to recognize brotherhood delegates in conference on wages.

The New York Evening Post was sold to Cyrus K. Curtis of Philadelphia, owner of the Public Ledger of that city, the Saturday Evening Post, the Ladies' Home Journal, and other publications.

Lee Yuk-Lin, counselor to the National Industrial commission of China, has just arrived at Seattle, Wash., to study American currency. It is proposed to establish a currency system in China.

After a fleet of tugs had worked for hours, the Leviathan, aground on a mud bank off Staten Island, was floated and proceeded to its dock at New York.

PERSONAL

Former Judge Rufus B. Smith, sixty-nine, chairman of the board of directors of the University of Cincinnati and widely known attorney, died at Cincinnati, O.

Sir Lambert Heypenstall Ormsby, noted surgeon and a member of the Irish senate, died at Dublin.

FOREIGN

Four towns are reported completely wiped out, 3,000 dead and more than 23,000 homeless in an earthquake on the Ecuador-Colombian frontier.

Ten officers of the Home bank at Toronto, which failed recently for \$18,000,000, will be tried by a judge without a jury.

A Lima (Peru) dispatch says Dr. Hernan Velarde, former minister to Argentina, has been appointed ambassador to the United States.

A campaign against the increasing cost of living has been opened by the government at Paris.

Ronald Amundsen will use at least three seaplanes in his polar dash, he announced at Christiania.

Obregon troops captured Puebla and San Marcos, outflanking the insurgents.

A Sydney dispatch says the "wets" won an overwhelming victory in the recent Queensland elections.

A Belfast schoolboy, tinkering with a home-made radio set, heard Pittsburgh, Pa.

The agent of Colonel Clayton Kennedy at Constantinople has been advised that the Turkish government has annulled the Chester oil concessions.

Birth rates in England and Wales show a decided decrease for the year, according to official reports at London.

French members of the expert reparations committee at Paris will be Jean V. Parmentier, formerly of the finance ministry; N. Athalin, director of the Banque Paris et Pays Bas, and M. Alix, professor of law.

The son of Admiral Horthy, regent of Hungary, wounded his opponent in a duel they fought at Budapest following a petty disagreement.

Something to Think About

By F. A. WALKER

SELF-CONTROL

THE simple process of practicing self-control is as beneficial as it is astonishing. In a little while those of us who succeed in obtaining mastery of our emotions, our glib tongue, our strutting pride and our indolence, find ourselves in a new world.

We wonder at the agreeableness of our friends, the loveliness of the tender blossoms, and the thousands of beautiful things all about us which heretofore we have passed without notice.

At last we have succeeded in pulling an old mask from our face and we are able to smile. We have in some ways found a grain of faith—faith in ourselves and in our intimates.

We are changed and the whole world is changed with us.

We soar on the wings of the dove. We have risen high above the bogs and quagmires.

We have come from a state between sleep and waking. Our vision is clear. Our mind is alert, appreciative, considerate and kindly disposed. Our thoughts fly straight to the mark.

never diverted by ill-humor or a violent rush of hot blood.

In some indescribable manner a burden has slipped from our galled shoulders, and we are buoyant, happy, unconquerable.

The ruling forces of the universe have taken hold of us, while other and lower forces are losing ground. Affection, sentiment and compassion have become parts of our disposition.

The control of impulse has grown perfect through the supremacy of our higher motives.

We are enslaved no more by the harpies of passion. The simple operation of self-control, the careful and continuous exertion of will-power has set us free.

Where formerly we moved about with dour faces we now go with beaming smiles; where in other days we were met with rebuffs we are given cheery receptions and encouragement.

The strong, sunny parts of nature which we have by supreme effort developed are ours, and we are keeping step with the victors, sure of victory for ourselves in the faith that illuminates our way.

(© by McClure Newspaper Syndicate.)

MEN YOU MAY MARRY

By E. R. PEYSER

Has a Man Like This Proposed to You?

Symptoms: Well bred, sweet smile when he occasionally turns it on. Very successful, gloomy, unenthusiastic. Has decided views, only has room for his own; he likes you only because you think he is always right. Doesn't like theaters, "they're too long," concerts he thinks are "for weaklings," he's "so sorry for the d-n fools who act or sing or play." "Movies are all right if there's no vaudeville or cheap music." He plays golf, but thinks it "an old man's game," good enough to get some outdoor air. Work is his passion. Good to his mother and family, no use for anybody else.

IN FACT

The only way to get his attention is to be part of his household.

Prescription for His Bride: Forget your own pet points of view. Learn to amuse yourself.

Absorb This: TWO OPINIONS IN ONE HOUSE OFTEN RESULT IN TWO ESTABLISHMENTS.

(© by McClure Newspaper Syndicate.)

SCHOOL DAYS



THE SON DO MOVE

Mother's Cook Book

The world is all dark, or the world is all bright, Just as we choose to make it; Our burden is heavy, our burden is light, Just as we happen to take it; And people who grumble and people who groan At the world and at every proposal, Would grumble and groan if the world were their own With sun, moon and stars at disposal. —Harriet Swift.

FOOD FOR THE FAMILY

WHEN a quick dessert is needed and the larger seems rather empty try an

Orange Shortcake.

Prepare a rich biscuit dough, making a drop batter and bake in small gem pans. Bake and break open while hot, butter well and heap with orange which has been sliced and sweetened and allowed to stand. Serve with some orange juice for the sauce.

Baked Beets.

Wash the beets and put them to bake in a hot oven. When very tender, peel, slice and serve with butter melted and poured over them, seasoning with salt and pepper.

Candied Sweet Potatoes.

Boil three medium-sized potatoes until nearly tender. Peel and slice lengthwise. Lay in a shallow pan, preferably glass or earthenware, pour over them one to one and one-half cupfuls of sirup from canned peaches. Dot with two tablespoonfuls of butter and bake in a hot oven for half an hour. Raise the heat toward the last or brown under the gas flame.

Baked Onions.

Take one dozen medium-sized onions, cut into halves crosswise and place in a buttered casserole. Add two tablespoonfuls of honey or brown sugar, the same of butter; one teaspoonful of salt, one eighth of a teaspoonful of cayenne or a mixture of white pepper and red and bake with no further moisture for one and one-half hours. Serve with strips of buttered toast and garnish with parsley dipped in vinegar.

Oelrichs, Spread for Two.

Beat six eggs together in a soup plate. Cut up twelve medium-sized oysters, into small pieces, in a chafing

dish the bottom of which is thinly covered with anchovy paste, melt a tablespoonful of butter; as soon as it is hot turn in the eggs, stir and just before they are ready add the oysters; stir until the mixture is creamy throughout. Pour over buttered toast that has been spread with anchovy paste.

Banana Salad With Popcorn.

Prepare the bananas, cut into halves lengthwise, roll in salad dressing, then in nice, well-seasoned popcorn. This is a salad that the children may eat.

Neenie Maxwell
(© 1923, Western Newspaper Union.)

The Young Lady Across the Way



The young lady across the way says she's having all her summer dresses made with skirts six inches above the ground, and she wonders how she's going to like it after the recent cotton shortage.

THE ROMANCE OF WORDS

"MISTER"

AT A time when men were generally called by their Christian names or surnames only, the word "Mister" was applied as a sort of title to those who had learned a trade or "mystery"—persons who were looked upon as being of a higher rank than common laborers or farmhands. As time passed, the necessity for the male equivalent of "mistress" was more and more recognized—at first by the use of the word "master," and later, by the growing popularity of "Mister."

Then, by one of those strange quirks which frequently occur in the growths of languages, "Mister" caused "Mistress" to be corrupted or elided into "Missis" and finally, the two of them were shortened to the recognized abbreviations "Mr." and "Mrs." Incidentally, the feminine form of "Mister" is one of the curiosities of the English language, since, as Walker says, "to pronounce it as it is written in full—'Mistress'—or even as it has been contracted into 'Missis' appears quaint and pedantic. One has to slur it and inject a 'z' sound."

(© by Wheeler Syndicate, Inc.)

(© by McClure Newspaper Syndicate.)

PREPARING FOR TAX-CUT ACTION

Leaders of Both Parties at Work on Plans for Caucuses

Washington.—A virtual agreement for a caucus immediately after the holidays to agree upon a program for tax reduction legislation has been reached by leaders of both the Republican and Democratic parties.

Democratic senators and representatives will hold a joint meeting just before congress reconvenes. It developed that Republican leaders in the house have a plan that is rapidly taking definite form for a caucus immediately after the holidays.

Democratic leaders are disturbed over defections in their ranks in favor of the Mellon plan and they hope to block any further commitments by Democratic members of congress.

The prime movers for the Democratic gathering are those who fear that the Democratic senators and representatives can no longer be held in line for a partisan measure. They propose to make one grand effort to whip the rank and file of the party in congress into line for a purely domestic tax cut to differ in some uncertain way from the Mellon plan.

By putting forward their program for tax revision the Democrats hope to offset to some extent the tremendous demand by their constituents for approval of the Mellon suggestions.

Republicans are going ahead with plans to rush through a tax revision program along the lines proposed by Secretary Mellon.

Train Kills Four of Family in Automobile

Hammond, Ind.—A family of four, on their way to visit relatives over the holidays, was killed when a west-bound passenger train of the Pennsylvania railroad struck their automobile at a crossing near Hartsdale, Ind. The car was flung 50 feet, the gasoline tank exploding as it fell to the ground. Michael Somelov of Hartsdale and his young wife were burned to death. Four-year-old Theresa and her brother Albert, aged six, were hurled clear of the machine. The girl was instantly killed, while the boy died a short time later in St. Margaret's hospital here.

\$25,504,000 Gold Goes in Christmas Stockings

New York.—On Christmas day \$25,504,000 in gold was found in the thousands of Christmas stockings hung up all over the country. The federal reserve system and the Federal Reserve bank of New York, in figures published, show that this amount was withdrawn during the week ending Dec. 19. At the New York bank the withdrawals of gold amounted to \$10,339,578, the largest ever recorded for the week preceding Christmas.

Interurban Hits Auto at Crossing; 3 Killed

Danville, Ill.—An interurban car on the Catlin branch of the Illinois Traction system struck a car containing four young people as they were coming out of a driveway of the Vermilion county infirmary, killing three and probably fatally injuring the fourth. The dead are Margaret Peyton, Miss Schramm and Robert Henry, all neighbors. Harlan Peyton is near death.

Raiders Swoop Down on Williamson County

Marion, Ill.—Chicago prohibition agents led a posse of 400 citizens and members of the Ku Klux Klan into Williamson county, scene of the Herrin mine riots. When the smoke of battle cleared away five men, one a judge, were shot, 70 persons were arrested and more than one hundred saloons had been raided.

Santa's Tariff Bill a Cool Million Dollars

Washington.—Santa Claus will pay approximately \$1,000,000,000 in tariff duties on the gifts he imports into the United States for Christmas distribution, according to estimates made here. Even the reindeer which brings Santa's sleigh from somewhere around the North pole are subject to a duty of 15 per cent.

Increase in Membership

Chicago.—An increase of 465,000 members in the Methodist Episcopal church during the current quadrennium, bringing the total membership to 4,774,520, was reported by the committee on conservation and advance from figures taken out of the Methodist Yearbook for 1924.

New Air Record.

Paris.—A new world record for hydroplanes was made over a measured course in the River Seine. The boat, piloted by M. Canivet, averaged 121 kilometers, 69 meters (about 75 miles) per hour.

Sutherland Visits White House.

Washington.—The Duke of Sutherland, after a visit at the White House, declared that he and President Coolidge have agreed that the present is an inopportune time for international disarmament.

(© Dodd, Mead & Company.)

Force of Habit.

Absent-minded dentist, tinkering inside the bonnet of his motor car: "Now, I am afraid this is going to hurt you just a little."

Daddy's Evening Fairy Tale

MARY GRAHAM-BONNER
COPYRIGHT BY WESTERN NEWS-PAPER UNION

NEW YEAR CALLER

"Happy New Year," said King Snow.

"Happy New Year," said his children, the Snowflakes, and his grandchildren, the Snowdrops.

"Happy New Year," said Mr. Wind. "How handsome you look. Your robe is so very, very white. I don't believe I've ever seen such beautiful white snow."

"Well," said King Snow, "I'm a believer in dressing up for a holiday."

"I see you are," said Mr. Wind. "Well, whom do you think I brought with me as a New Year's caller? He stopped off to speak to a friend and will be right along. I'm going to let him take my place, too, as I have an engagement with the Storm King. The Storm King is giving a great party in honor of New Year's Day."

"Prince Sleet is coming and his lazy sister Softy Slush is coming along, too. She has a good deal of energy when it comes to a party, though she is lazy about not wanting to keep up anything for any length of time. That is why she just flops herself down in such a lazy, spineless fashion on the ground."

"Rather a funny way to speak of Softy Slush—to call her spineless—but it describes her just the same."

"You haven't told me who is the caller coming to see me and those of my family, who're here today," said King Snow.

"I'm going to," said Mr. Wind, "but I got started telling you of our party first."

"Yes, and I'm glad to hear about it, too," said King Snow.

"Well, that splendid old chap who sits things up so is going to be at our party—you know—Harry Hurricane."

"Then the Blizzard Boys are coming dressed in their best and wildest costume. The Icicle Brothers are coming and Sir Freeze-the-Ponds is going to play a joke on every one who has whiskers and mustache."

"Of course, I suppose," Mr. Wind continued, "we should begin the New Year with better behaviour, but you know we are bound to have these little parties once in awhile and we made a resolution this year not to make a good resolution on New Year's Day."

"How extremely naughty of you," said King Snow. "Well, I like that as well as I do the kind of a creature who pretends so much on one day and forgets all about it the next."

"I'd rather see one resolution kept than dozens thought about and

broken. And at least I admire you for being honest.

"And I am sure you will have a good time and I wish you all a Happy New Year."

"I wish it to all the others, too. Pray extend to them my heartiest of best wishes, as it's said."

"I will, indeed," said Mr. Wind, "and now I must hurry off, for it is time for my party to begin."

"And here comes the caller I told you was coming."

And then came along a rather old creature dressed in a suit of ice and snow. It looked almost like a suit of armor.

"Such thick looking ice as it was made of, too! And he didn't seem to mind his costume in the least."

He had begun to speak and as he spoke a great, great chilliness spread over the air and the thermometers all over began to tremble and then drop with fear.

"I don't have to introduce you, do I?" asked Mr. Wind.

"No, no, indeed," said King Snow. "I should say not," said the caller. "We're great friends, aren't we King Snow?"

"We certainly are," King Snow agreed. And they waved a good-by to Mr. Wind and another wish for a Happy New Year and he left with a splendid flourish.

"Well, Sir Way-Below-Zero, I'm glad to see you and to have a chat with you," said King Snow, for as you may have guessed, Sir Way-Below-Zero was his friend, "and I welcome you right cordially."

"That rejoices me," said Sir Way-Below-Zero, "for I haven't a great many friends. Somehow people don't warm up to me."

"Never mind, Sir Way-Below-Zero, you're pretty powerful and you have your own way and don't have to copy any one else."

"You're a friend," said Sir Way-Below-Zero to King Snow and they clasped each other with their cold hands, but neither minded. Instead each said to the other:

"And a Happy New Year, Friend."

IMPROVED UNIFORM INTERNATIONAL

Sunday School Lesson

By REV. P. B. FITZWATER, D. D.,
Teacher of English Bible in the Moody
Bible Institute of Chicago.
(© 1922 Western Newspaper Union.)

LESSON FOR DECEMBER 30

REVIEW

THE WORLD FOR CHRIST

GOLDEN TEXT—"They shall abundantly utter the memory of Thy great goodness, and shall sing of Thy righteousness."—Ps. 145:7.

PRIMARY TOPIC—Favorite Missionary Stories.

JUNIOR TOPIC—What We Have Learned About Missions.

INTERMEDIATE AND SENIOR TOPIC—What Is My Missionary Duty?

YOUNG PEOPLE AND ADULT TOPIC—The Present Missionary Outlook.

Two plans for the review are suggested:

1. The Summary Method. This will be to lift out the main facts of each lesson and state the leading teaching thereof. The following brief statements are suggested:

Lesson 1. God called Abraham out from his country and kindred to make him the head of the nation through which the Redeemer was to come. The leading lesson is that God blesses men and nations in order that they may be a blessing. This is the universal law of the spiritual realm.

Lesson 2. Israel was given an exalted position in order that she might make God known to the nations. The message they were directed to proclaim was that God was the Savior of all the nations.

Lesson 3. Israel's geographical position afforded the best opportunity to carry the Gospel to the whole world. She was literally in the center of the world. Special privilege carries with it special responsibility.

Lesson 4. The burden of the message of the prophets was that God is great in mercy to all the nations when they penitently turn to Him from their sins.

Lesson 5. Strong drink works great ruin to all. The only way to escape this ruin is to totally abstain from its use.

Lesson 6. The Psalter, the hymn book of the Jewish nation, has as its central message the Spirit of God's grace to the world. Its aim is to call men back to God.

Lesson 7. Jesus Christ was the pre-eminent missionary. His compassion for the multitude moved Him to send forth laborers in His vineyard. The missionary message to the lost world is that through the sacrificial death of Christ salvation is offered to all.

Lesson 8. Christ saved men in order that they might go to the lost world with the message of His salvation. Those who have experienced His saving power will go forth to tell others.

Lesson 9. The Holy Spirit is the power which will enable the disciples of Christ to witness His salvation. He will not only enable them to witness, but to endure afflictions and trials.

Lesson 10. The Gospel was intended for all the world. God in His providence permits persecutions and strife to scatter the disciples in order that they might witness.

Lesson 11. In spite of opposition, Paul preached the Gospel in the capital city of Rome. He was not ashamed to proclaim it there, for it was the power of God.

Lesson 12. Christ will come and establish His kingdom over the whole earth. Peace and righteousness shall then cover the whole earth.

11. The Question Method. These questions should be assigned to the members of the class the previous week. The following samples are given in Peloubet's Select Notes:

1. What were the missionary characteristics of Abraham?

2. What was God's missionary purpose for Israel?

3. What in Israel's geographical situation made it easy to be a missionary nation?

4. What was the missionary teaching of Jonah?

5. What is the missionary teaching of Israel?

6. Quote a missionary verse of some Psalm.

7. Name some particulars in which Christ was the ideal missionary.

9. Why should every Christian be a missionary?

9. Whence came the missionary power of the early church?

10. Describe the gradual outreach of the early church.

11. Why must Christian missions cover the earth?

12. What will Christ's universal reign do for mankind?

The Lord Knoweth Them.

In the lack of all human recognition, surely the Lord knoweth them that are His. His great heart of love will go out to them, till He has done for them exceedingly abundantly above all that they ask or think.—S. F. Smiley.

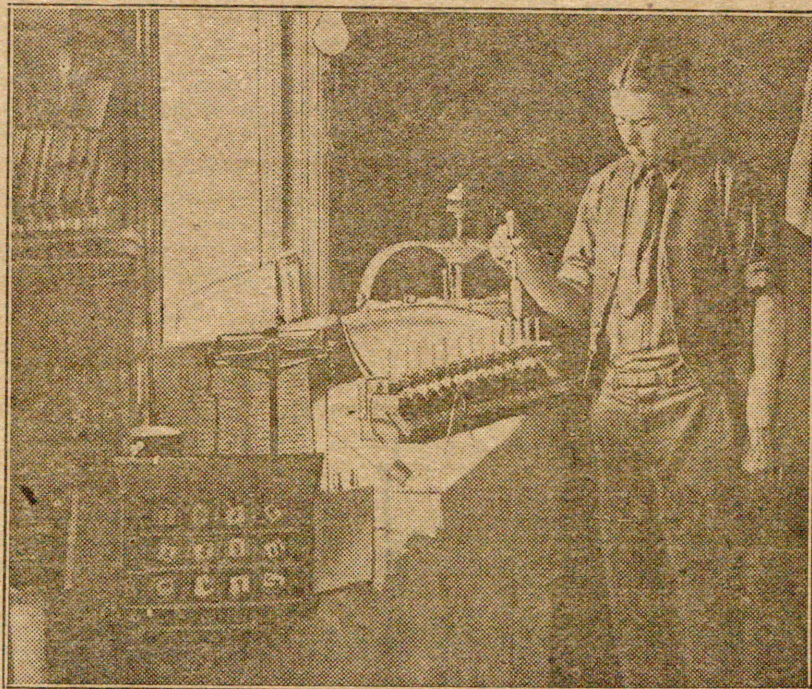
The Pledge to Us.

The cross of Christ is the pledge to us that the deepest suffering may be the sign of the highest blessing; the sign, not of God's displeasure, but of His widest and most compassionate love.—Dean Stanley.

Decision.

Any worth-while decision is for life, and needs a foundation that will not crumble. When we make a life-decision for God we have His grace and power for our solid foundation.—The Exposition.

American Farm Bureau



R. S. Hughes, Tester for Boone County Testing Association, at Work in Office.

What is claimed to be the largest single cow testing association in the world is located in Boone county, Illinois, with headquarters in the Boone county farm bureau office at Belvidere.

This association consists of 100 dairy farmers of Boone county. It started operation January 1, 1923. The members weigh and record the milk from each cow two days during the month, take samples and mail or deliver them to the farm bureau office where they are tested and all calculations are recorded.

Advantages of System.

"While this system has its disadvantages," says Farm Adviser J. C. Kline, who organized the association, "its advantages far outweigh them. Owing to the expense of the 26-member testing association, we could not interest enough farmers to organize one."

"The big majority of our members regularly mail their samples to the office and otherwise co-operate in the operation of the plan. One farmer told me that as a result of testing, he had culled out seven of his poor producers and now gets more milk each month from 15 cows than he formerly did with 22. Others are getting like results."

Cost of Membership.

Membership in the Boone County association has cost members only \$10.20 each for 1923, but Mr. Kline states that the dues will be increased to \$15 next year to make for more efficient operation.

Inquiries to find out the details of the Boone county plan have been received from many states and several associations have been started with a similar plan.

FARM BUREAU HEADS TUBERCULOSIS FIGHT

One of the Big Projects in Live
Stock and Dairy Sections.

Eradication of bovine tuberculosis is one of the major projects of all state farm bureau federations in live stock and dairy producing areas.

In Minnesota under the direction of Dr. C. E. Cotton, head of the state live stock sanitary board, and W. J. Fritz, inspector in charge of federal tuberculosis eradication work, cattle are being inspected county by county.

In fifteen days over 40,000 cattle in Meeker county were tested.

The Meeker County farm bureau is actively assisting the county agent in that county in putting over the eradication campaign.

Doctor Cotton praised highly the co-operation given the test campaign by county farm bureau officials, saying, "The way in which the farm bureau people helped with the work made it possible for us to conduct a campaign that was 100 per cent efficient in every respect. Without the farm bureau a great deal more time would have been required and I am certain that the campaign would have progressed far less smoothly."

In New York a special committee has been appointed to head the eradication work in that state. Enos Lee, president of the state farm bureau federation, appointed the committee and will actively head up the work.

In Illinois the Illinois Agricultural association together with the county farm bureaus are engaged in an active campaign to secure the proper enforcement of rules and orders regulating tuberculosis eradication.

Michigan county farm bureaus, too, are giving important assistance to the federal and state governments in cattle tuberculosis work which is going forward rapidly in Michigan. The county farm bureaus have been prime movers in getting the work started. Once it is under way they have loaned all their resources toward getting it done as economically as possible. This means that the county farm bureaus have assisted greatly in economically organizing the county plan of work, keeping the campaign records, furnishing speakers and other workers, also financial assistance.

Michigan has four counties which are tuberculosis free and have been designated by the United States government as modified accredited areas. In Hillsdale county live stock shippers are already getting a ten-cent-a-hundred premium on hogs sent to market. This formerly was deducted by the packers as insurance against tuberculosis losses. In a few years this item alone will pay for the campaign. Another benefit to come will be 25 cents more per hundred from the packers on cattle shipments. This is still being deducted as insurance against tuberculosis losses, but will be taken off very soon.

Michigan has one county whose cattle have been twice tested for tuberculosis. It soon will be a modified accredited area. Six counties have been tested once and are getting ready for the second test. Four counties have their first test under way; 20 counties are on the waiting list. In some of the above counties the test is showing as low as 1 1/2 per cent reactor. To be classed as modified ac-

credited a county must have less than one-half of one per cent reactors. As soon as the percentage of reactors drops below 1 per cent, only centers of infection are tested in the county.

In Michigan the work is proceeding rapidly. During August 4,553 herds, containing 33,126 animals, were tested. The work is carried on through a co-operative arrangement of the state, federal and county authorities. The county must appropriate funds to pay the expenses of the veterinarians and others working in the county. Indemnities for diseased cattle are borne by the state and federal governments.

County farm bureaus in Maryland directly aided by the state federation are rapidly pushing the formation of cow testing associations. A warm rivalry has been built up between various county units to see which will be able to show the cleanest sheet when the next report is made.

The farm bureau in Maryland has determined that bovine tuberculosis will be completely eradicated in that state. Particular interest in tuberculosis eradication is being shown by the farm bureaus in Hartford, Baltimore, Montgomery, Frederick and Carroll counties.

CO-OPERATIVE LAW FAVORED

Action to Secure New Regulations in
New Jersey Approved at Re-
cent Conference.

Action to secure a new co-operative marketing law in New Jersey was approved in a joint conference of all farm organizations and institutions of the state held in Trenton, New Jersey, recently.

The decision followed a spirited discussion on legislative needs of farmers in New Jersey. The proposed co-operative law would bring the present law on this subject up to date and in accord with the federal legislation and the statutes of 26 states.

The conference approved the appointment of a committee to represent the farm group in power—this committee to confer with Governor Silzer and to meet the provisions of the co-operative law proposed last year which was vetoed by the governor after passing both branches of the legislature.

NORTH DAKOTA POTATO PLAN

Organization Will Follow Scheme Out-
lined Early This Year by
Bureau Federation.

The North Dakota Farm Bureau federation's executive committee has voted to get squarely back of the state-wide organization committee to organize a North Dakota Potato Growers' exchange.

The organization of the potato growers in North Dakota will follow the plan outlined early this year by the co-operative marketing department of the American Farm Bureau federation for the nation-wide organization of potato growers.

The co-operative marketing department of the national farm bureau will assist at the North Dakota organization.

Buy Feeders Direct.

The Maryland farm feeder cattle pool resulted in the purchase of 25 carloads of western range cattle. Maryland feeders express themselves as highly pleased with this method of securing feeders.

God's Commended Love

By REV. H. OSTROM, D. D.,
Extension Department, Moody
Bible Institute, Chicago.

TEXT—But God commendeth His love toward us, in that, while we were yet sinners Christ died for us.—Rom. 5:8.

Love, all by itself is priceless. God's love, just that, naked and alone, who can tell how compelling! But what shall be said of his love commended to us? We have another word frequently used in the English language when we wish to convey the idea of the greater acceptability of a gift or a person, it is the word "re-commend." And the use of this word

implies an effort to reduce to the last fraction or else to entirely eliminate doubt as to the worth of the thing or the person considered. Allowing that they were commendable, now we recommend them. And now, God's love is upon us and he has commended it.

When the mother appeared before the judge to request that her son's penalty of a life-term imprisonment might instead be hers so that the boy might go free at the price of her suffering, that request commended her mother-love. There was the love, and there was added the act that said: "Here is an exhibition of my love."

Similarly, but with infinite range of meaning, God commendeth His love toward us in that while we were yet sinners Christ died for us. There had been the holy out-going of God's heart but the death of our Lord Jesus exhibited and urged it upon the attention of sinful man. Not before the Cross could the words have been received so absolutely.

O Love, that will not let me go. It is as if, up to Calvary's Cross God called, God sought, God pleaded, but when the cry went forth from the Cross, "It is finished," God claimed.

Have you considered those words "made manifest" and "the appearing" in the first chapter of the second epistle to Timothy? There we are told that before the ages began God's purpose and grace were in Christ Jesus; but with His blessed mission on earth they were "made manifest" and so made because of His "appearing." This fact dates for us a new world in which to live. For, there was love talking, love walking, love sighing, love weeping, love thirsting, love groaning, love tasting death for us—suffering love, be-

seeding redeeming love, exhibited before the gaze of sinners. Obscurity then gave way to manifestation. As he said: "I am come a light into the world." Never thereafter may sinful man make the plea that love (the love of God) is not manifestly apparent.

In part, it may be due, too, to the crowding forces of affliction and trial that God has planned to so enlarge the manifestation of his love toward us. Blinded by the fury of the blight and the pest and the pain men cried for the flesh-pots of Egypt. But now, beholding what Love has offered from Calvary how sinful the sin that would charge God with harshness or forgetfulness because of the rage of the conflict that engages men. In short, look at the Cross, really look there, and you do not see the blight; live beneath the Cross and you do not feel the storm; accept the Cross and nowhere is there left on all the surrounding field the sign of defeat. For, there is love—love over the blight, love in the storm, love mightier than the foe; love so manifest and apparent that they cannot appear as before, in its light. It is no extreme imagining that announces:

O Cross, that lifted up my head. No, for the crouching and the disheartened droop cannot be when the heart sees the Cross as it is. It so commends God's love that we reasonably exclaim: "He that spared not His own Son but freely gave Him up for us all, how shall He not with Him also freely give us all things?"

Ah, yes, and this love of God is commended, not because Jesus died on the Cross for the good or the worthy but, "in that while we were yet sinners Christ died for us." God's love apparent to unfallen angels would be easily accepted as a fact compared with this. This is so astonishing that He commends it. Christ Jesus "came to seek and to save that which was lost." "Christ Jesus came into the world to save sinners." The saved man sees it, yet it is never his to claim that the slightest goodness or merit of his own part could have brought it about. Ask him, "Why were you saved?" He must reply: "God loved me so." And he became aware of it by believing the message concerning what Jesus did on the Cross. Search through the Bible for the plainest comment upon the little word "so" in "God so loved the world" and see if you do not find it in this very expression: "God commendeth his love."

You will never find the meaning of that little word "so" in John 3:16 outside the Bible, and can you imagine any other way to explain God's commending of His love than to a that little word with infinite meaning? If possible it would appear to be love exhibited as more lovely. And that for the souls of perishing sinners! Thus taught by God Himself what an estimate He places on His love for us, it can only be ungodliness that would reject it.

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In a permanent, honest, profitable business. Large manufacturer wants agent for Sentries Radiator Cap Condenser, something new. Every car owner buys on sight. Large profits. Agents now making \$50 a week and over on their spare time. Sentries saves money on gas, oil and repair bills. A necessary accessory for all water-cooled cars. Used in winter as well as summer. Write for particulars and how you can get your sample free. "Sentries," 607 N. LaSalle St., Chicago, Ill. North LaSalle Street, CHICAGO, ILLINOIS.

Grace Hotel

CHICAGO Jackson Blvd. and Clark St. Rooms with detached bath \$1.50 and \$2.00. Day, week, private bath \$2.00 and \$2.50. Opposite Post Office. Near All Theaters and Stores. Stock yards cars direct to door. A clean, comfortable, newly decorated hotel. A safe place for your wife, mother or sister.

Nothing bores an outsider so much as a row among kinfolk raging all around him.

MOTHER! GIVE SICK CHILD "CALIFORNIA FIG SYRUP"

Harmless Laxative for a Bilious, Constipated Baby or Child.

Constipated, bilious, feverish, or sick, colic Babies and Children love to take genuine "California Fig Syrup." No other laxative regulates the tender little bowels so nicely. It sweetens the stomach and starts the liver and bowels acting without griping. Contains no narcotics or soothing drugs. Say "California" to your druggist and avoid counterfeits! Insist upon genuine "California Fig Syrup" which contains directions.—Advertisement.

Would boyhood be worth remembering if it were not for its pains as well as its pleasures?

Catarrh

Clinical tests have proved that Zonite is highly effective in cases of nasal catarrh when used in dilution as a nasal spray. Its effect is to cleanse the mucous membrane and reduce abnormal discharges, thus clearing the nasal passages. Note: Atomizer fittings must be of hard rubber.

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Remove all blemishes, discolorations. Have a smooth, soft skin—natural, beautiful. All druggists \$1.25. Or sent prepaid. Guaranteed. Beauty booklet free. Write DR. C. H. BERRY CO., 2975 A Mich. Ave., Chicago.

CURES COLDS - LA GRIPPE in 24 Hours

CASCARA QUININE

Standard cold remedy world over. Demand box bearing Mr. Hill's portrait and signature. At All Druggists—30 Cents

Hundreds Attend Mokena Churches Xmas Programs

The Christmas program held at the St. John Evangelical church on Christmas eve was the best ever given at this church. A beautiful pageant, "The Light of the World" was the feature on the program. A singing part carried out their performance.

A liberal collection was received, of which will be sent to Germany for the relief of the poor and famine stricken children.

Kreis and myself wish to thank our friends who have helped us with gifts and greetings at Christmas and have sent us their best wishes for the New Year. We have not been able to reply personally and therefore do it through the columns of The News-Bulletin. That the New Year may be a year of success, blessing and happiness, and that the good Lord be with us all, the old and young, the well and ill, the weak and strong and give each one just the particular thing we have need of is my wish and prayer.

Wm. Kreis, Pastor.

The Christmas exercises of the Immanuel Lutheran church were held the same evening and were also well attended. A Christmas tree was a source of pleasure for the little ones as well as the older ones. Special services were held on Xmas day.

At St. Mary's Catholic church a service was held on Christmas Day morning.

The stockholders of the Mokena State Bank will hold their annual meeting and election of officers at the bank on Jan. 9th.

Julius Hirsch and family have moved into the former McGovney homestead which they purchased and had remodelled recently. They are also having a radio installed.

Mrs. J. A. Martin who has been very ill for the past two weeks is slightly improved.

DANCE AT RANEY'S HALL ORLAND MONDAY NIGHT

Wm. Raney will hold a dance at his new hall west of Orland on New Year's eve, December 31. The music will be furnished by the Alabama Melody Boys who made such a hit at the recent dances held at this hall.

Everyone invited to dance the old year out and the new year in.

Thomas Davidson has erected a large sign over his soft drink parlor reading: Dealer in Coal and Feed.

On Sunday, Dec. 23 the son of Mr. and Mrs. Wm. Schackow was baptised into the Lutheran faith. Name given William George. Rev. W. C. Greve, officiating.

The sacred cantata given by the Methodist church choir was well attended and well rendered. The Xmas program of this church was also largely attended and was well presented.

The Christmas program of the Lutheran church was rendered before a packed house on Christmas eve. The Christmas Day service was also well attended.

Rev. Greve and family motored to Milwaukee to visit their respective parents during the holidays.

LUTHERAN CHURCH
Service German Dec. 30. Service in English Communion 7:30. Sylvestre Eve, Dec. 31. Announcement Dec. 29. Service in German Jan. 1 at 10 a. m. Communion. Announcement on Dec. 29.

Santa Claus has come and gone. He has made all hearts happy some more, some less, but all were blest.

The Wabash depot is now equipped with a pay telephone, so that those who wish to call up parties do not have to go to the telephone office. The depot is open all night and any one can use the phone.

ANNOUNCEMENT

I wish to announce that I am ready to do your house wiring; carry fine line of electric light fixtures and I invite the people of Orland to inspect these fixtures which are on display at Hellenhouse's barber shop at Orland.

JAMES S. CHEFFER,

Electrical contractor.

PROBATE NOTICE

Estate of Herbert Moriarty, deceased.

The undersigned having been appointed executrix of the last will and testament of Herbert H. Moriarty late of Mokena, in the County of Will and State of Illinois, deceased, hereby gives notice that she will appear before the Probate Court of Will County, at the Court House in Joliet, at the March 1924 Term, on the first Monday in March next (being the 3rd day of said month), at which time all persons having claims against said estate are notified and requested to attend for the purpose of having the same adjusted. All persons indebted to said estate are requested to make immediate payment to the undersigned.

Dated this 20th day of December, A. D. 1923.

Rose Moriarty,
Executrix as aforesaid.

Hjalmar Rehn,
Attorney

Telephone 498

Louis H. Piepenbrink

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JOLIET, ILLINOIS

Mrs. Fred Gatter of Frankfort Dead

Mrs. Fred Gatter, aged 80 years, well known old time resident of Frankfort, died Thursday afternoon, December 27 at the home of her daughter, Mrs. P. J. Stellwagen. Mrs. Gatter was stricken with paralysis sometime ago and has been helpless most of the time. She is survived by one daughter, Mrs. P. J. Stellwagen of Frankfort and one sister, Mrs. Thomas Herschbach.

Henry Breidert who has been seriously ill with pneumonia, is much improved.

Ernest Wunderlich
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ORLAND, ILL

WHY BANKS?

LESSON II

By J. H. PUELICHER, Chairman,
Committee on Public Education, American Bankers Association.



J. H. Puelicher

Why does Government charter banks,—simply to make money for stockholders, or because banks are needed by the public? What is a bank? Text books say, "A bank is a quasi-public corporation, chartered by State or Nation, to receive deposits and make loans."

STOCKHOLDERS = owners.

QUASI-PUBLIC = semi-public,—that is, owned by private stockholders, but regulated by government to see that the depositors' money is safely loaned.

STATE BANK CHARTER = privilege, grant or right to do a banking business under supervision of the State Banking Commissioner.

NATIONAL BANK CHARTER = grant to do business under supervision of the Federal Comptroller of the Currency.

SUPERVISION = the sending by government of examiners, at least once a year, into a bank without notice, to count its cash, examine its loans, bonds and mortgages, and see if its books are correct.

Banks can do only those things permitted in their charters. No business is more closely watched and regulated by State or Nation. Banks cannot, therefore, be run simply to make money for stockholders, but are chartered to meet the needs of the people and are held to that purpose by government supervision.

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WM. C. SCHMUHL, Manager, Mokena, Ill.

HOW THE NATION IS PROTECTED FROM SERIOUS DISASTER

City Without a Reserve Water Supply Against Destruction by Fire
Likened by Bankers' Committee to Business Situation Without Federal Reserve System.

A vital element in everybody's prosperity is that mysterious sounding "something or other" called *bank reserve*, says the Committee on Public Education of the American Bankers Association, adding: "It isn't an easy matter to make simple and interesting, but its importance to every man, woman and child in the country makes the effort worth while." The Committee continues:

Money on deposit must always be ready for depositors when they desire it. Banks must also be ready to loan money, when needed, to their customers, or business would be hampered. In other words, prosperity depends largely on the ability of the banks to meet these demands—that is, depends on the "bank reserves." The problem of handling reserves has been difficult. The Federal Reserve System has met the problem more satisfactorily than any other method ever tried in this country.

The Great Solution

Our banks are managed by officers and directors, elected by their own stockholders. They are interested in helping the town to grow and prosper. But just as a local telephone station is unable to the interchange of thought because it belongs to a system whose wires reach to all parts of the nation, so the local bank is valuable to the interchange of business because of its connections with other banks in the United States, finding its strength and its usefulness in being part of a system.

For many years a plan was sought whereby our thousands of separate and independent banks could get together and cooperate for the improvement of our banking methods, and for mutual protection in emergencies, both for themselves and customers. We had periodical money panics, dangerously disturbing to business, and chargeable, in large part, to defects in our banking and currency system.

There was no central bank from which the individual banks could get assistance in time of trouble. Panic conditions caused weak banks to fail, and even strong and sound institutions to be imperilled. Bankers, business men, and leaders in Congress for years made a careful study of banking and finally Congress passed a law providing for the establishment of twelve great Federal Reserve Banks, each designed to serve as a sort of central bank for such banks in its allotted territory as might become members of the Federal Reserve System.

It remained the American plan of independent banks doing business under the management of their own directors and officers. About 10,000 banks have become members of the Federal Reserve System. The member banks in each district own the entire stock of the Federal Reserve bank there, and elect two-thirds of the directors. The other directors are appointed by the Federal Reserve Board at Washington, the Governmental body having supervision over the Reserve banks, though it does not operate them. Its members are appointed by the President of the United States.

The Federal Reserve banks hold member banks' reserves. Formerly

each bank carried in its own vault the cash required by law as a legal reserve so that it would be ready to pay depositors on demand. The gold supply of the country was thus scattered among thousands of independent banks.

When Fire Rages

This situation may be likened to the old-time water supply in a town. Each house had to depend on its individual well, tank, or cistern. Picture such a town attacked by fire. If the water was low in one well, from drought, or excessive use, water would have to be borrowed from a neighboring well. Suppose the water in that well also was at a low level. Thus the safety of all was sacrificed because no RESERVE water supply was at hand. The fire would become a conflagration.

Under the Federal Reserve System, we have a series of modern reservoirs, located in various parts of the country, each serving the needs of the banks in its own district. In each of these reservoirs credit is stored up to be supplied to the various banks, as the need arises. Each reservoir is in turn connected with all the others so that when the supply in one becomes low, the others may be temporarily drawn upon. By gathering the gold reserves of the member banks into the twelve Federal Reserve banks, a result has been obtained like that yielded by the construction of a great city water supply.

Each member bank formerly had to depend almost entirely upon its own resources in making loans to its customers. When it had loaned all of its own money, it could do no more, even though the merchant, manufacturer, or farmer customer had great need of more credit, and was seeking it for highly important and necessary purposes. Hence arose what was called a "tight money" situation. Now the member bank can, and frequently does take the notes of its customers to the Federal Reserve bank, and borrows there in much the same way as the customer borrows from the member bank.

This reserve-storing and loaning work of the Reserve System is only part of the wonderful protection and service it is rendering the nation.

Electric Lighting Rates Again Reduced

THE Public Service Company announces a further reduction of 1 cent per kilowatt hour, in the initial portion of its Rate "A" General Lighting Service (Maximum Demand Rate).

This is in accordance with the order of the Illinois Commerce Commission, entered July 24, 1923, which provided for two reductions in this rate, one effective Aug. 1, 1923, and the other Jan. 1, 1924.

Customers will be given the benefit of this further reduction on all bills rendered for consumption on and after January 1, 1924.

This is the second reduction in electric lighting rates within five months and the seventh reduction since the Company's organization in 1911 and is indicative of the economy of Central Station service.

Mazda Lamp Service

The Company furnishes standard 60-watt Mazda lamps FREE for original installation or exchange (upon return of burned out lamps) to its customers using service under Rate "A" General Lighting Service (Maximum Demand Rate).

Incandescent lamps of other sizes are furnished at greatly reduced prices.

This new lamp policy is an important and progressive step in customer service and the Company is pleased to announce it as well as the reduction in electric lighting rates.

PUBLIC SERVICE COMPANY OF NORTHERN ILLINOIS

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